



Leadership Insights: Jesse Davis

There's a lot that's been said about the disadvantages of working on an island. Beyond individuals working in this manner, factions of a business operating independently as islands will produce the same disjointed outcomes. At the overarching company level, the stakes are different, and connectivity remains an advantageous pursuit.



Companies within an industry, disconnected from one another, are missing opportunities for growth, such as lead generation, partnerships, an expanded realm of influence, and elevated brand perception. Networking your company and positioning your brand among other industry leaders brings you into key conversations where opportunities are born. Alternatively, a failure to network may leave you out of important relationships and give off the perception that you don't value such connections.

Trade shows and conferences have long been prime circumstances for networking, and that hasn't changed. In fact, these events might be even more critical in 2023, coming off the preceding three years of shutdown and slow emergence back to large group gatherings. Speaking from my experience at the recent 2023 International Builders' Show and the great meetings and discussions we had onsite, I'm viewing networking at the individual and company levels as an essential tool of business. GreenSky, A Goldman Sachs Company, values its partners and relationships, and we show up! We show up for our Merchants and Sponsors every day, and when we have the chance to network, we make it a priority. Check out the event calendar in this month's newsletter in the 'On the Road Again' section for future GreenSky-involved events. We hope to see you there!

Jesse Davis

Managing Director – President, Home Improvement
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Here's what You'll Find in this Month's Newsletter:

- Industry Topic: The Importance of a Technology Refresh
- GreenSky How-To: Emailing a Loan Application Link to Your Customer
- On the Road Again: Upcoming Opportunities to Meet in Person
- This Month's Compliance Message

Industry Topic: The Importance of a Technology Refresh



There's always a new tool, technology, or process available to help technicians increase productivity and do better work and the same applies to the tools you use to run the backend of your business. You may feel like you just implemented that new accounting software, but now it's several years later, and updates are required. Maybe it's also time to see what other options are out there. Reviewing and comparing available alternatives in the market from time to time will ensure you are using the best solution for your needs and also not overpaying.

A technology refresh can:

- Support your sales professionals in providing exceptional Customer service
- Boost efficiency, so your back-office team can work smarter and more productively
- Reduce the time your management must spend on administrative/operational tasks

Additional food for thought:

From Business News Daily: [Save Money and Boost Productivity by Upgrading Your Technology.](#)

Qualified Remodeler Video: [FAST Remodeler 'Digital Natives' Panel Offers Views on Choosing and Deploying Software](#)

On the Road Again: Upcoming Opportunities to Meet in Person



February 28, 2023: [GAF – Regional Expo – St. Louis, Missouri](#)

March 2, 2023: [GAF – Upper Midwest Regional Expo – Minneapolis, MN](#)

March 7 – 9, 2023: [International Roofing Expo \(IRE\) – Dallas, Texas](#)

March 16 – 17, 2023: [EPIC 2023 – Las Vegas, Nevada](#)

March 28 – 30, 2023: [Grosso University AGOGE – The Owner's Summit for Legendary Growth & Profitability – Hilton Head, South Carolina](#)

Monthly Compliance Message



Thank you for your continued participation in the GreenSky® Program. Your participation is subject to various program rules and obligations, including, but not limited to, ensuring that your Customers are aware of and authorize the submission of any credit application or transaction. Although the Program Agreement and Operating Instructions are available any time, we want to communicate with you regularly about various compliance issues important to your participation.

This month's compliance message addresses proper signature capture and how to properly verify a Customer's signature. The Customer's signature for any loan application authorization or any other purpose should be an accurate representation of the Customer's signature. It should mirror as closely as possible the Customer's signature on their government issued ID. As you may know, we offer mobile signature capture and other easy ways to obtain Customer authorizations to submit an application. These signature requirements apply to any electronic signature captured during the electronic application process.

In addition, you are required to verify the identity of your Customer when he or she applies for credit or makes a purchase with you using his or her loan. To do this, you must obtain the Customer's driver's license, or another government issued photo ID and confirm that the information matches the information your Customer provides and the physical appearance of your Customer. You must not knowingly submit an application, allow an application to be submitted or process a transaction if you identify problems with the Customer's identification document or there are discrepancies between the identification document and the Customer's physical appearance or application information (including the Customer's signature). Failure to conduct this identity verification or proceeding with an application submission when there are issues with the identification document may result in application or payment fraud. It is also a violation of the representations and warranties in your Program Agreement and may result in a refund. Please protect your business and your Customers by checking Customer identification documents and blocking credit applications or transactions where the identification verification does not check out.

If you have any questions, please contact us at 1-800-357-1558. We're here to help!

The GreenSky® Team